Received 12 casualties, beginning at 10:50 a.m. One of the casualties was a veteran; two were children, both of whom were treated and referred to Children's Hospital. Three people were admitted to the hospital and discharged on April 21.

Sent a four-person triage team to the site of the bombing immediately after the disaster occurred.

Sent 19 critical care nurses and emergency employees to the closest hospital to the disaster, St. Anthony's Hospital.

Sent triage supplies to St. Anthony's Hospital.

Sent 14 crisis intervention team members, primarily psychiatrists and psychologists, to three assistance locations—the disaster site, the American Red Cross and the First Christian Church.

At the request of the American Red Cross, sent Dr. John Tassey, Director VAMC Behavioral Medicine Service, to serve as coordinator/liaison for Oklahoma City mental health response coordination with the National American Red Cross.

Set up offices for Veterans Benefits Administration (VBA) operations on the first floor of the VAMC. VBA Operations commenced at 9 a.m. on April 20.

Set up office space in the VAMC for two of the forensic teams from the Public Health Service.

VAMC Psychiatry and Psychology employees, including the Chief of Psychiatry Service, Dr. Charles Smith, answered telephones for the American Red Cross Crisis Intervention Center continuously for 36 hours.

Set up a blood donor team to identify employees with rare blood types to be prepared for requests for those blood types. Collected blood donations from donors, some of whom waited 5 hours to donate.

Sent chaplains for coverage in one of the community clinic centers set up in local churches on April 20-21.

Establsihed a VAMC-sponsored community hotline for post-trauma counseling through the American Red Cross. The American Red Cross will issue the hotline number and the calls will be referred to VAMC staff.

Will hold two "Group Counseling" sessions on April 21 and 24 open to all VAMC employees. Will schedule additional sessions as needed.

Sent 2 VAMC pathologists to the State Medical Examines Office for assistance.

Sent Paul Farney, VAMC Supervisory Technologist in Radiology Service, to the State Medical Examiners Office to serve as Coordinator for all city hospital radiology technicians.

Sent 2 vehicles and drivers to transport Radiology film for development at the VAMC for return to the State Medical Examiner. The effort is anticipated to continue for the next 6 days.

Assisted the State Medical Examiner's office in leasing a portable X-ray machine, and with procuring supplies and technical assistance.

Provided gowns, scrub suits, masks, gloves, and jaw stretchers to the State Medical Examiners Office.

Dick Campbell, Chief Human Resources Management, and Chairman of the Federal Personnel Council, is organizing the effort with other agencies to reconstruct the personnel records of Federal Building employees whose records were destroyed.

Providing sleeping/showering facilities for firefighters and rescue workers in the auditorium area of the Health Wing of the VAMC

Fred Gusman, M.S.W., head of the VA Disaster Mental Health Trauma Team, will be reporting to the VAMC to provide mental health counseling/coordination.

Established Oklahoma City Family Assistance Relief Fund at the Oklahoma Federal Credit Union.

WHY WE NEED NATIONAL HEALTH CARE REFORM: \$38,696 FOR A HEALTH INSURANCE POLICY

# HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 1, 1995

Mr. STARK. Mr. Speaker, we didn't pass health care reform last Congress, but the need for it didn't go away.

I've just received a letter from a midwestern family, which shows how the Nation's insurance companies continue to behave in an irresponsible and capricious manner. This family of four, which says they have less than average health care expenses, had been using the COBRA health continuation provisions for 18 months at an annual rate of \$5,556.97. With COBRA expiring, they wrote Connecticut General Life Insurance Co. to ask about converting to an individual rate policy.

Following is their letter describing what happened. The company sent them a printed sheet in which they were invited to continue for the annual rate of \$38,696.

Mr. Speaker, Connecticut General obviously has no interest in writing policies for individuals. It met the letter of the law requiring that COBRA enrollees be offered a conversion policy—but their offer is a joke and an insult.

When the Nation's insurance companies display this type of behavior, they are just refanning the flames for health care reform.

The letter follows:

APRIL 21, 1995.

Re health care cost reform.

Hon. Pete Stark,

Subcommittee on Health, Ways and Means Committee, Longworth House Office Building, Washington, DC.

DEAR CONGRESSMAN STARK: I am writing to you because I believe you would want information like this to help you make informed judgments on health care issues that not only affect me and my family, but affect millions of other people.

I believe it is federal law that requires insurance companies to offer group medical conversion policies to individuals when they are no longer eligible to be part of the group. Surely that legislation didn't intend to allow for an insurance company, in this case Connecticut General Life Insurance Company, to increase a family's premium from \$5,556.97 per year to \$38,696.00 (over 590% increase) with a higher deductible (\$500) and lower R&B daily limit (\$250).

I paid a monthly premium of \$463.08 for eighteen months after leaving my teaching position. When I was informed that I was no longer eligible for the group, I requested and received the enclosed conversion quotes. I am sure that Connecticut General Life Insurance Company's attorneys have assured them that they are within the law when they quoted such an unjust rate.

I would hope that Congress would review and modify any legislation that requires

health insurance companies to offer conversion policies, but allows them to do so in such an unconscionable way.

Sincerely yours,

Enclosure.

CONNECTICUT GENERAL LIFE INSUR-ANCE COMPANY, A GROUP MEDICAL CONVERSION QUOTE—QUARTERLY PREMIUMS

Rate quote for:---.

Your age: 54.

Your spouse status: Yes, age: 47.

You have: 2 children. Today is: 03/02/95. Effective date: 03/01/95. Your ZIP: —

### QUARTERLY COMPREHENSIVE PREMIUMS 1

R&B daily limit	\$100	\$150	\$200	\$250
	4,500	6,000	7,500	9,000
Deductible: \$100 \$250 \$500 \$1,000 \$2,000	9,959	10,363	10,787	11,208
	9,316	9,694	10,091	10,485
	8,596	8,945	9,310	9,674
	7,918	8,239	8,576	8,910
	6,915	7,195	7,490	7,782

<sup>1</sup>Choose the benefit provisions from the top of the chart with the deductible from the side of the chart to determine the premium for your particular plan.

## QUARTERLY HOSPITAL/SURGICAL PREMIUMS 1

Hospital only:				
R&B daily limit	\$100	\$150	\$200	\$250
Premium	2,781	3,357	3,828	4,189
Surgical only:				
Surgical maximum:	2,400	3,600	4,800	6,000
Premium	159	238	317	396
Hospital and surgical:				
R&B daily limit	100	150	200	250
Surgical maximum	2,400	3,600	4,800	6,000
Premium	2,940	3,595	4,145	4,585

 $^{\rm 1}$  Choose hospital only, surgical only, or hospital and surgical as indicated to determine the premium based on the benefit provisions.

### PI KAPPA DELTA NATIONAL TOURNAMENT

# HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Monday, May 1, 1995

Mr. SKELTON. Mr. Speaker, today I wish to recognize an outstanding group of students from Central Missouri State University's forensics team. The forensics team recently won the national 39th biannual Pi Kappa Delta National Tournament. The tournament was held from March 22–25, 1995 at Louisiana State University in Shreveport.

Pi Kappa Delta is a national honorary fraternity that symbolizes the benefits of a forensics education. Twenty-three students represented Central Missouri State University in the competition. The team placed first in debate and second in individual events, winning 32 individual event awards. This is the first national championship in the team's 73-year history.

I know that the Members of this body join me in congratulating the Central Missouri State University forensics team for their accomplishment. The students on the forensics team should be applauded for all the hard work, dedication, and perseverance it took to win the tournament